

**U.S. BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	RICHARD KALMAN	:	CHAPTER 13
		:	
	Debtor(s)	:	BANKRUPTCY NO. 22-10648

CERTIFICATE OF SERVICE AND CERTIFICATION OF NO RESPONSE

I, Paul H. Young, Esquire, hereby certify that I am the attorney for the Debtor in the above-captioned matter and that I have sent copies of the Motion to Approve Loan Modification, as well as a Notice of Motion, Response Deadline, and Hearing Date, via email, regular mail, and/or ECF notice, to the parties indicated below:

/s/Paul H. Young
PAUL H. YOUNG, ESQUIRE
Attorney for Debtor

Dated: January 5, 2023

U.S. Trustee's Office

Chapter 13 Trustee

All Creditors on Matrix

Debtor